OCT 2 8 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Schwartz et al. Conf. No.:

3347

Serial No.:

09/718,961

Art Unit:

3625

Filing Date:

11/22/2000

Examiner:

Thompson Jr., Forest

Title:

DISCOUNT ESTIMATING AND

Docket No.: HILL-0001

PURCHASE SYSTEM AND METHOD

COMMISSIONER FOR PATENTS

DESTINATION FACSIMILE NUMBER:

703-872-9306

Transmitted herewith is:

After-Final Amendment in 13 pages

in the above identified application.

- No additional fee is required.
- The Commissioner is hereby authorized to charge and credit Deposit Account No. 500999 as described below.
 - Credit any overpayment.
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DATE: October 28, 2004

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DISCOUNT ESTIMATING AND

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Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AFTER-FINAL AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS:

This paper is being filed in response to the Final Office Action dated August 24, 2004.

Please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this

paper.

Remarks begin on page 8 of this paper.

09/718,961

Page 1 of 13

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